

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

**CASE NO: 14-06309
CHAPTER 13
JUDGE CYNTHIA C. JACKSON**

In Re: Leilani B. Delgado

ORDER GRANTING

MOTION TO APPROVE THE FINAL HAMP LOAN MODIFICATION

This cause having come before this Court on the Debtors' Motion to Approve the Final Loan Modification Agreement (Document No. 59), and this Court having considered the matter and having found that it does merit, Accordingly, it is:

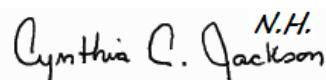
1. The motion (Doc. No 59) is granted.
2. The permanent mortgage modification agreement with Green tree Servicing is approved and the parties are ordered to comply with the terms of the agreement.
3. The modified payment is \$408.18, of which \$298.36 is principle and interest. The balance of the payment includes escrow for taxes and insurance, and the Debtor shall begin payments on September 1, 2014.
4. The unpaid principal balance is approximately \$102,994.24, of which \$0.00 is eligible for a principal forgiveness. The "New Principal Balance" on the note is \$102,994.24, which shall be amortized as follows:

YEARS	INTEREST RATE	INTEREST RATE CHANGE	MONTHLY PRINCIPAL & INTEREST PAYMENT	ESTIMATED MONTHLY ESCROW* PAYMENT*	TOTAL MONTHLY PAYMENT*	PAYMENT BEGINS ON	NUMBER OF MONTHLY PAYMENTS
DATE							
1-5	2%	08/01/2014	\$298.36	\$109.82	\$408.18	09/01/2014	60
6	3%	08/01/2019	\$346.82	adjust annually	09/01/2019	12	
7	4%	08/01/2020	\$397.57	adjust annually	09/01/2020	12	
8-22	4.125%	08/01/2021	\$404.05	adjust annually	09/01/2021	191	
23	4.125%	07/01/2037	\$59,577.32	adjust annually	08/01/2037	1	

5. The "new Principal Balance" and the "Deferred Principal Balance," and any other amounts still owed according to the terms of the Home Affordable Modification Agreement, shall be due and payable by the earliest of: 1) The sale or transfer of any Debtors' interest in the property subject to the mortgage, 2) The date Debtors pay the entire "New Principal Balance", or 3) The "Maturity Date" of August 01, 2037.
6. The Debtor shall file the modification agreement should be filed in the public records of Orange County, Florida.

7. The modified mortgage payments are paid out of plan.
8. Any interested parties may object to this order within fourteen (14) days from the date of service of this order. If an interested party files such an objection within this time period, the Court will schedule the motion for hearing on notice to the Debtor, Debtor's counsel, the Chapter 13 Trustee, and to the objecting party.
9. All other orders that do not conflict with this order remain in full force and effect.

DONE and ORDERED in Orlando, Florida, this 25th day of February, 2015

A handwritten signature in black ink, appearing to read "Cynthia C. Jackson N.H." The "N.H." is written above the "Jackson" portion of the name.

Judge Cynthia C. Jackson
United States Bankruptcy Judge

Attorney, Arnold L. Figueroa is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.